

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

WILLIAM SCOTT KALNA
SUZANNE E KALNA
Debtor(s)

Case No. 18-21518CMB

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/18/2018.
- 2) The plan was confirmed on 08/24/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 01/15/2020.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 22.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$32,565.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$48,273.33
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$48,273.33**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,492.62
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,031.28
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$5,523.90**

Attorney fees paid and disclosed by debtor: \$500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BANK OF AMERICA NA**	Unsecured	4,497.00	4,614.21	4,614.21	0.00	0.00
CAPITAL ONE BANK (USA) NA BY AM	Unsecured	20,423.00	20,423.32	20,423.32	0.00	0.00
CAPITAL ONE BANK USA NA - CABE	Unsecured	18,229.00	18,229.61	18,229.61	0.00	0.00
CAPITAL ONE NA**	Unsecured	1,118.00	1,177.63	1,177.63	0.00	0.00
CITIBANK NA**	Unsecured	3,908.00	3,876.48	3,876.48	0.00	0.00
COAST TO COAST	Unsecured	526.00	NA	NA	0.00	0.00
COAST TO COAST	Unsecured	96.00	NA	NA	0.00	0.00
DEPARTMENT STORES NATIONAL B	Unsecured	98.00	NA	NA	0.00	0.00
DIRECTV LLC BY AMERICAN INFOS	Unsecured	NA	229.47	229.47	0.00	0.00
JPMORGAN CHASE BANK NA	Unsecured	8,259.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NA	Unsecured	6,192.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NA	Unsecured	488.00	NA	NA	0.00	0.00
PA DEPARTMENT OF REVENUE*	Priority	NA	125.00	125.00	0.00	0.00
PNC BANK NA	Secured	75,464.00	0.00	0.00	17,951.78	0.00
PNC BANK NA	Secured	0.00	0.00	8,600.00	0.00	0.00
PNC BANK NA	Unsecured	NA	6,158.40	6,158.40	0.00	0.00
PNC BANK NA	Unsecured	NA	44,627.20	44,627.20	0.00	0.00
PNC BANK NA	Unsecured	13,051.00	13,051.22	13,051.22	0.00	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	319.00	365.36	365.36	0.00	0.00
QUANTUM3 GROUP LLC AGNT - MOI	Unsecured	579.00	666.25	666.25	0.00	0.00
QUANTUM3 GROUP LLC AGNT - MOI	Unsecured	1,539.00	1,646.92	1,646.92	0.00	0.00
QUANTUM3 GROUP LLC AGNT - MOI	Unsecured	2,487.00	2,575.52	2,575.52	0.00	0.00
SPECIALIZED LOAN SERVICING LLC	Secured	0.00	5,125.33	5,125.33	0.00	0.00
SPECIALIZED LOAN SERVICING LLC	Secured	136,180.00	137,353.33	0.00	21,615.55	0.00
SPRINT CORP(*)	Unsecured	NA	1,481.76	1,481.76	0.00	0.00
TD BANK USA NA**	Unsecured	1,665.00	1,808.72	1,808.72	0.00	0.00
TEK COLLECT	Unsecured	87.00	NA	NA	0.00	0.00
VERIZON BY AMERICAN INFOSOUR	Unsecured	3,113.00	3,053.81	3,053.81	0.00	0.00
VERIZON BY AMERICAN INFOSOUR	Unsecured	NA	106.83	106.83	0.00	0.00
WELLS FARGO BANK NA D/B/A WEL	Secured	8,936.00	8,682.19	8,682.19	2,507.64	674.46
WEST PENN POWER*	Unsecured	NA	2,404.28	2,404.28	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
WESTMORELAND COUNTY TAX CL ^A	Secured	6,000.00	3,112.39	3,112.39	0.00	0.00
WESTMORELAND COUNTY TAX CL ^A	Secured	0.00	551.90	551.90	0.00	0.00
WESTMORELAND COUNTY TAX CL ^A	Secured	0.00	3,033.22	3,033.22	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$39,567.33	\$0.00
Mortgage Arrearage	\$13,725.33	\$0.00	\$0.00
Debt Secured by Vehicle	\$8,682.19	\$2,507.64	\$674.46
All Other Secured	\$6,697.51	\$0.00	\$0.00
TOTAL SECURED:	\$29,105.03	\$42,074.97	\$674.46
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$125.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$125.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$126,496.99	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$5,523.90</u>	
Disbursements to Creditors	<u>\$42,749.43</u>	
TOTAL DISBURSEMENTS :		<u>\$48,273.33</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/14/2020

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.